

Welcome to the Retired Disability Income Estimator

The Retired Disability Income Estimator is a source of information to learn more about estimated total income after medical retirement.

For additional Wounded Warrior information, please click on the links below:

- Army
- Air Force
- Navy
- Marine Corps
- Office of the Secretary of Defense (OSD)



DISCLAIMERS

- The Retired Disability Income Estimator is only an estimator and should therefore only be used as a method to learn more about calculating total projected monthly disability income. This estimator should not be used to calculate personal projected disability income.
- We have designed the scenarios so that if there is not one closely matching your situation, all of the tools are there for you to estimate your own retired pay.
- Depending on legislation, the Cost of Living Adjustment (COLA) in any given year is subject to change. The examples in this estimator do not include any COLA.
- All examples compute basic pay for retirement purposes using the High 36 Average. If you entered the service prior to 1980, you should use your Final Month's Base Pay as your basic pay for retirement purposes.



Introduction

This estimator takes into account Retired Pay, Combat Related Special Compensation (CRSC), Concurrent Receipt Disability Pay (CRDP), and Veterans Affairs (VA) Disability Pay.

There are two versions of the estimator. The first one provides situational examples that illustrate how retired disability pay is calculated. The second one provides a personalized tool to input individual disability ratings, CRSC percentage, and dependent information. Both estimators provide an estimate of possible total monthly compensation.

The situational estimator will assist in calculating the High 36 Base Pay Amount which will be needed in the person's



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Situational
Examples!

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Interactive Estimator

Legend:



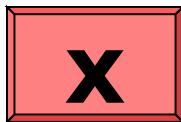
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What is Combat Related Special Compensation (CRSC)?

Congress established CRSC in 2002, and it became effective June 1, 2003, so veterans may receive retired pay for combat-related injuries. In January 2008, CRSC was extended to those with less than 20 Years of Service (YOS), under Section 641, of the National Defense Authorization Act. If a retiree has a combat-related injury, is on the Temporary Disability Retired List or Permanent Disability Retired List, and has received a Veterans Affairs (VA) rating of 10% or more, they may be eligible for CRSC.

- Visit the following websites for more information on CRSC:
 - [Defense Finance and Accounting Service \(DFAS\)](#)
 - Air Force
 - Army
 - Navy



What is Concurrent Retirement and Disability Pay (CRDP)?

CRDP went into effect in January of 2004 so disabled veterans could receive both their Retirement Benefits and VA Disability. If the retiree has at least 20 years of service or Temporary Early Retirement Authority, and has a VA Service Connected disability of 50% or more they may be eligible for CRDP.

- Visit the following website for more information on CRDP:
 - Concurrent Retirement and Disability Pay- DFAS



Legislative Impacts on Disability Income

- CRSC Entitlement maximum dollar amount can not exceed Retired Pay based on Years of Service.
- If eligible for CRSC and CRDP, only one may be received at a time.
- If receiving either CRSC or CRDP, it is possible to change from one to the other. There is an **Open Season** held each year which lasts from December 1 to January 31 of the next year.
- Retired Pay is offset by the compensation received from the VA.
 - Retired Pay equals Retired pay based on Disability minus VA Pay OR Retired pay based on YOS minus VA Pay.
 - If VA Pay exceeds Retired Pay based on Disability, NO Retired Pay will be received.



Legislative Impacts on Disability Income (Con't)

- For members who retired on or before 9/24/1975, or who were in the service on that date, their retired pay based on disability is **non-taxable**.
- Retired Pay can be **non-taxable** if the retirement paperwork submitted to DFAS states that the disability is a direct result of a combat-related injury.
- Combat Related Special Compensation (CRSC) and Veterans Affairs (VA) Pay are **non-taxable**.
- Concurrent Retirement and Disability Pay (CRDP) is normally **taxable**, unless retired pay is non-taxable. If that is the case, CRDP is also **non-taxable**.
- Visit the following website for more information on Taxable Income:
 - [Defense Finance and Accounting Service \(DFAS\)](#)



Department of Defense



Other factors that affect Retired Pay

- High 36 Average, which is an average of the high 36 paid months of service
- Disability Percentage
 - Military and VA disability ratings may be different
- Years of Service (YOS)



Examples with
Same Military
and VA Ratings

Examples with
Different Military,
VA, and CRSC
Ratings



Situational Examples

Click on your rank:

E4

E6

E8

O2

Note:

- All E4 examples, Veterans have no dependents
- All E6 examples, Veterans have a spouse and 2 children
- All O2 examples, Veterans have no dependents
- All E8 examples are a CRSC/CRDP Comparison, Veteran has a spouse and 2 children and 21 years of service



Examples with
Different Military,
VA, and CRSC
Ratings

E4

Under the years of service column,
click on a disability percentage

2 Years

50%

70%

90%

3 Years

50%

70%

90%

4 Years

50%

70%

90%

[Return to Examples](#)

This estimator is not
intended for use to project
personal disability income.

Situation

I am a Specialist (E4), that enlisted in January 2007 and medically retired in March 2009 after 27 months of service. I have no dependents, and I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated combined earnings from military and VA?

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Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the retiree does not have 3 YOS, therefore his High 36 will be determined by the number of months he served. Click on the links to view the tables.

Add the earnings for each month served and divide by the number of months:

- E3 for 12 months in 2007: $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in 2008: $\$1,758.90 \times 12 = \$21,106.80$
- E4 for 3 months in 2009: $\$1,827.60 \times 3 = \$ 5,482.80$

\$ 45,644.40 /

27 =

High 36 Average: **\$1,690.53**

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Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,690.53 \times .50 = \845

**Retired Pay Based on Disability Percentage =
\$845**

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $2.25 \times 0.025 = 0.0563$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.0563 \times \$1,690.53 = \95

Retired Pay Based on Years of Service
= \$95

Return to E4 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
 » \$845 - \$95 = \$750

CRSC Offset = \$750

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$750 = \$20

CRSC Entitlement = \$20

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Go to Total Monthly
Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:		\$ 770
• Retired Pay: (\$845 - \$770)	=	\$ 75
• CRSC:		\$ 20

Total Monthly Compensation: **\$ 865**

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Situation

I am a Specialist (E4), that enlisted in January 2007 and medically retired in March 2009 after 27 months of service, and I have no dependents. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated combined earnings from military and VA?

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Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the retiree does not have 3 YOS, therefore his High 36 will be determined by the number of months he served. Click on the links to view the tables.

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- E4 for 12 months in 2008: $\$1,758.90 \times 12 = \$21,106.80$
- E4 for 3 months 2009: $\$1,827.60 \times 3 = \$5,482.80$

\$45,644.40 /

27 =

High 36 Average:

\$1,690.53

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Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,690.53 \times .70 = \$1,183$

**Retired Pay Based on Disability Percentage =
\$1,183**

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $2.25 \times 0.025 = 0.0563$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.0563 \times \$1,690.53 = \95

Retired Pay Based on Years of Service = \$95

Return to E4 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,183 - \$95 = \$1,088

CRSC Offset = \$1,088

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,088 = \$0

CRSC Entitlement = \$0

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
- * Retired Pay = Retired Pay Disability - VA Pay

- VA Pay:

\$1,228

- Retired Pay: (\$1,183 - \$1,228) =

\$ 0

- CRSC:

\$ 0

Total Monthly Compensation:

\$1,228

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[Return to E4 Example](#)

Situation

I am a Specialist (E4), that enlisted in January 2007 and medically retired in March 2009 after 27 months of service, and I have no dependents. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated combined earnings from military and VA?

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Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the retiree does not have 3 YOS, therefore his High 36 will be determined by the number of months he served. Click on the links to view the tables.

Add the earnings for each month served and divide by the number of months:

- E3 for 12 months in 2007: $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in 2008: $\$1,758.90 \times 12 = \$21,106.80$
- E4 for 3 months in 2009: $\$1,827.60 \times 3 = \$ 5,482.80$

\$45,644.40 /

27 =

High 36 Average: **\$1,690.53**

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Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,690.53 \times .75 = \$1,267$

Retired Pay Based on Disability Percentage = \$1,267

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $2.25 \times 0.025 = 0.0563$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.0563 \times \$1,690.53 = \95

Retired Pay Based on Years of Service = \$95

Return to E4 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,267 - \$95 = \$1,172

CRSC Offset = \$1,172

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$1,604 - \$1,172 = \$432
***This exceeds Retired Pay based on YOS (\$95)

CRSC Entitlement = \$95

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay:

\$1,604

- Retired Pay: (\$1,267 - \$1,604) =

\$ 0

- CRSC:

\$ 95

Total Monthly Compensation:

\$1,699

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Situation

I am a Specialist (E4), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated combined earnings from military and VA?

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Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E2 for 12 months in 2007: $\$1,458.90 \times 12 = \$17,506.80$
- E3 for 12 months in 2008: $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in 2009: $\$1,920.90 \times 12 = \$23,050.80$

$$\begin{array}{r} \text{-----} \\ \$59,612.40 / 36 = \end{array}$$

High 36 Average: **\$1,655.90**

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Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,655.90 \times .50 = \827

**Retired Pay Based on Disability Percentage =
\$827**

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $YOS \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$1,655.90 = \124

Retired Pay Based on Years of Service = \$124

Return to E4 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$827 - \$124 = \$703

CRSC Offset = \$703

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$703 = \$67

CRSC Entitlement = \$67

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 770
- Retired Pay: (\$827 - \$770) = \$ 57
- CRSC: \$ 67

Total Monthly Compensation: **\$ 894**

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Situation

I am a Specialist (E4), with 3 years of service, and I have no dependents. My enlistment was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated combined earnings from military and VA?

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Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

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- E3 for 12 months in 2008: $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in 2009: $\$1,920.90 \times 12 = \$23,050.80$

$$\begin{array}{r} \text{-----} \\ \$59,612.40 / 36 = \end{array}$$

High 36 Average: **\$1,655.90**

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Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,655.90 \times .70 = \$1,159$

Retired Pay Based on Disability Percentage = \$1,159

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$1,655.90 = \124

Retired Pay Based on Years of Service = \$124

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Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,159 - \$124 = \$1,035

CRSC Offset = \$1,035

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,034 = \$0

CRSC Entitlement = \$0

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,228
- Retired Pay: (\$1,159 - \$1,228) = \$ 0
- CRSC: \$ 0

Total Monthly Compensation:
\$1,228

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Personal Disability
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Situation

I am a Specialist (E4), with 3 years of service, and I have no dependents. My enlistment date was in January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated combined earnings from military and VA?

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Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

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- E4 for 12 months in 2009: $\$1,920.90 \times 12 = \$23,050.80$

$$\begin{array}{r} \text{-----} \\ \$59,612.40 / 36 = \end{array}$$

High 36 Average: **\$1,655.90**

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Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,655.90 \times .75 = \$1,241$

**Retired Pay Based on Disability Percentage =
\$1,241**

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$1,655.90 = \124

Retired Pay Based on Years of Service = \$124

Return to E4 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,241 - \$124 = \$1,117

CRSC Offset = \$1,117

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
 » \$1,604 - \$1,117 = \$487
 ***This exceeds Retired Pay based on YOS (\$124)

CRSC Entitlement = \$124

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,604	
• Retired Pay: (\$1,241 - \$1,604) =	\$	0
• CRSC:	\$ 124	

Total Monthly Compensation:		\$1,728

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Situation

I am a Specialist (E4), with 4 years and 1 month of service and no dependents. My enlistment date was December 2005 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability, VA rating, rating and CRSC rating is 50%. What are my estimated combined earnings from military and VA?

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Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E2 for 12 months in 2007:	\$1,458.90 x 12 =	\$17,506.80
• E3 for 12 months in 2008:	\$1,687.80 x 12 =	\$20,253.60
• E4 for 12 months in 2009:	\$2,025.00 x 12 =	\$24,300.00
	-----	\$62,060.40 /

36 =

High 36 Average:

\$1,723.90

[Return to E4 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E4 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,723.90 \times .50 = \861

Retired Pay Based on Disability Percentage = \$861

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $4.08 \times 0.025 = 0.102$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.102 \times \$1,723.90 = \175

Retired Pay Based on Years of Service = \$175

[Return to E4 Example](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$861 - \$175 = \$686

CRSC Offset = \$686

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** – CRSC Offset = CRSC Entitlement
» \$770 - \$686 = \$84

CRSC Entitlement = \$84

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability – VA Pay

- VA Pay: \$ 770
- Retired Pay: (\$861 - \$770) = \$ 91
- CRSC: \$ 84

Total Monthly Compensation: **\$ 945**

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[Return to E4 Example](#)

Situation

I am a Specialist (E4), with 4 years and 1 month of service and no dependents. I was injured while deployed to a combat zone. My enlistment date was December 2005 and my medical retirement date is December 2009. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated combined earnings from military and VA?

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[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E2 for 12 months in 2007:	\$1,458.90 x 12 =	\$17,506.80
• E3 for 12 months in 2008:	\$1,687.80 x 12 =	\$20,253.60
• E4 for 12 months in 2009:	\$2,025.00 x 12 =	\$24,300.00
	-----	\$62,060.40 /

36 =

High 36 Average:

\$1,723.90

[Return to E4 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E4 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,723.90 \times .70 = \$1,206$

**Retired Pay Based on Disability Percentage =
\$1,206**

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $4.08 \times 0.025 = 0.102$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.102 \times \$1,723.90 = \175

Retired Pay Based on Years of Service = \$175

Return to E4 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,206 - \$175 = \$1,031

CRSC Offset = \$1,031

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,031 = \$0

CRSC Entitlement = \$0

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,228
- Retired Pay: (\$1,206 - \$1,228) = \$ 0
- CRSC: \$ 0 -----

Total Monthly Compensation: **\$1,228**

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Personal Disability
Ratings!](#)

[Return to E4 Example](#)

Situation

I am a Specialist (E4), with 4 years and 1 month of service and no dependents. My enlistment date was December 2005 and medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated combined earnings from military and VA?

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[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E2 for 12 months in 2007:	\$1,458.90 x 12 =	\$17,506.80
• E3 for 12 months in 2008:	\$1,687.80 x 12 =	\$20,253.60
• E4 for 12 months in 2009:	\$2,025.00 x 12 =	\$24,300.00
	-----	\$62,060.40 /

36 =

High 36 Average:

\$1,723.90

[Return to E4 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E4 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,723.90 \times .75 = \$1,292$

**Retired Pay Based on Disability Percentage =
\$1,292**

Return to E4 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $4.08 \times 0.025 = 0.102$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.102 \times \$1,723.90 = \175

Retired Pay Based on Years of Service = \$175

[Return to E4 Example](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,292 - \$175 = \$1,117

CRSC Offset = \$1,117

Return to E4 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
 » \$1,604 - \$1,117 = \$487
 ***This exceeds Retired Pay based on YOS (\$175)

CRSC Entitlement = \$175

Return to E4 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,604
- Retired Pay: (\$1,292 - \$1,604) = \$ 0
- CRSC: \$ 175

Total Monthly Compensation:

\$1,779

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E6

Under your years of service column,
click on a disability percentage

5 Years

50%

70%

90%

6 Years

50%

70%

90%

7 Years

50%

70%

90%

[Return to Examples](#)

This estimator is not
intended for use to project
personal disability income.

Situation

I am a Sergeant (E6) with 5 years of service, a spouse and two children. My enlistment date was March 2005 and I medically retired in March 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated earnings from military and VA?

[Return to E6 Example](#)

[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2006, 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the three highest paid years and divide the total by 36:

- E5 for 10 months in 2006 & 2 months in 2007 : $\$1,935.30 \times 10 = \$19,353.00$
 $\$1,977.90 \times 2 = \$3,955.80$
- E5 for 10 months in 2007 & 2 months in 2008 : $\$2,073.30 \times 10 = \$20,733.00$
 $\$2,145.90 \times 2 = \$4,291.80$
- E6 for 10 months in 2008 & 2 months in 2009 : $\$2,504.40 \times 10 = \$25,044.00$
 $\$2,602.20 \times 2 = \$5,204.40$

 $\$78,582.00 / 36 =$

High 36 Average:

\$2,182.83

Return to E6 Example



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,182.83 \times .50 = \$1,091$

**Retired Pay Based on Disability Percentage =
\$1,091**

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $5 \times 0.025 = 0.125$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.125 \times \$2,182.83 = \272

Retired Pay Based on Years of Service = \$272

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,091 - \$272 = \$819

CRSC Offset = \$819

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$936 - \$819 = \$117

CRSC Entitlement = \$117

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 936
- Retired Pay: (\$1,091 - \$936) = \$ 155
- CRSC: \$ 117

Total Monthly Compensation:

\$1,208

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Ratings!](#)

[Return to E6 Example](#)

Situation

I am a Sergeant (E6), with 5 years of service, and I have no dependents. My enlistment date was January 2005 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated combined earnings from military and VA?

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Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E5 for 12 months in 2007 :	\$1,977.90 x 12 =	\$23,734.80
• E5 for 12 months in 2008 :	\$2,145.90 x 12 =	\$25,750.80
• E6 for 12 months in 2009 :	\$2,602.20 x 12 =	\$31,226.40
	-----	\$80,712 / 36 =

High 36 Average: \$2,242

[Return to E6 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,242 \times .70 = \$1,569$

Retired Pay Based on Disability Percentage = \$1,569

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $5 \times 0.025 = 0.125$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.125 \times \$2,242 = \280

Retired Pay Based on Years of Service = \$280

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,569 - \$280 = \$1,289

CRSC Offset = \$1,289

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$936 - \$1,289 = \$0

CRSC Entitlement = \$0

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

*Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,461
- Retired Pay: (\$1,569 - \$1,461) = \$ 108
- CRSC: \$ 0

Total Monthly Compensation:

\$1,569

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[Click Here to Enter
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[Return to E6 Example](#)

Situation

I am a Sergeant (E6) with 5 years of service, a spouse and two children. My enlistment date was January 2005 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated earnings from military and VA?

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[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E5 for 12 months in [2007](#): $\$1,977.90 \times 12 =$ $\$23,734.80$
 - E5 for 12 months in [2008](#): $\$2,145.90 \times 12 =$ $\$25,750.80$
 - E6 for 12 months in [2009](#): $\$2,602.20 \times 12 =$ $\$31,226.40$
- $\$80,712 / 36 =$

High 36 Average: \$2,242

[Return to E6 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,242 \times .75 = \$1,681$

**Retired Pay Based on Disability Percentage =
\$1,681**

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $5 \times 0.025 = 0.125$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.125 \times \$2,242 = \280

Retired Pay Based on Years of Service = \$280

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,681 - \$280 = \$1,401

CRSC Offset = \$1,401

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** – CRSC Offset = CRSC Entitlement
 - » \$1,904 - \$1,401 = \$503
 - ***This exceeds Retirement based on YOS (\$280)

CRSC Entitlement = \$280

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,904
- Retired Pay: (\$1,681-1,904) = \$ 0
- CRSC: \$ 280

Total Monthly Compensation:

\$2,184

[Return to Examples](#)

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[Return to E6 Example](#)

Situation

I am a Sergeant (E6) with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated earnings from military and VA?

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[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E5 for 12 months in 2007:	\$2,073.00 x 12 =	\$24,876.00
• E5 for 12 months in 2008:	\$2,247.30 x 12 =	\$26,967.60
• E6 for 12 months in 2009:	\$2,602.20 x 12 =	\$31,226.40
	-----	\$83,070 / 36 =

High 36 Average:

\$2,307.50

[Return to E6 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,307.50 \times .50 = \$1,153$

**Retired Pay Based on Disability Percentage =
\$1,153**

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.15 \times \$2,307.50 = \346

Retired Pay Based on Years of Service = \$346

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,153 - \$346 = \$807

CRSC Offset = \$807

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$936 - \$807 = \$129

CRSC Entitlement = \$129

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 936
- Retired Pay: (\$1,153 - \$936) = \$ 217
- CRSC: \$ 129

Total Monthly Compensation:

\$1,282

[Return to Examples](#)

[Click Here to Enter
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[Return to E6 Example](#)

Situation

I am a Sergeant (E6), with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related and the remaining 20% is for other disabilities. What are my estimated combined earnings from military and VA?

[Return to E6 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E5 for 12 months in 2007: $\$2,073.30 \times 12 = \$24,876.00$
- E5 for 12 months in 2008: $\$2,247.30 \times 12 = \$26,967.60$
- E6 for 12 months in 2009: $\$2,602.20 \times 12 = \$31,226.40$

$$\begin{array}{r} \text{-----} \\ \$83,070 / 36 = \end{array}$$

High 36 Average:

\$2,307.50

Return to E6 Example



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,307.50 \times .70 = \$1,615$

Retired Pay Based on Disability Percentage = \$1,615

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.15 \times \$2,307.50 = \346

Retired Pay Based on Years of Service = \$346

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,615 - \$346 = \$1,269

CRSC Offset = \$1,269

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$936 - \$1,269 = \$0

CRSC Entitlement = \$0

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

*Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,461
- Retired Pay: (\$1,615 - \$1,461) = \$ 154
- CRSC: \$ 0

Total Monthly Compensation:

\$1,615

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E6 Example](#)

Situation

I am a Sergeant (E6) with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated earnings from military and VA?

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Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E4 for 12 months in 2007:	\$2,025.30 x 12 =	\$24,303.60
• E5 for 12 months in 2008:	\$2,247.30 x 12 =	\$26,967.60
• E6 for 12 months in 2009:	\$2,602.20 x 12 =	\$31,226.40
	-----	\$82,497.60 / 36
=		

High 36 Average:

\$2,291.60

Return to E6 Example



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,291.60 \times .75 = \$1,718$

**Retired Pay Based on Disability Percentage =
\$1,718**

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.15 \times \$2,291.60 = \343

Retired Pay Based on Years of Service = \$343

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,718 - \$343 = \$1,375

CRSC Offset = \$1,375

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** – CRSC Offset = CRSC Entitlement
 - » \$1,904 - \$1,374 = \$530
 - ***This exceeds Retired Pay based on YOS (\$343)

CRSC Entitlement = \$343

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,904
- Retired Pay: (\$1,718 - \$1,904) = \$ 0
- CRSC: \$ 343

Total Monthly Compensation:

\$2,247

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Ratings!](#)

[Return to E6 Example](#)

Situation

I am a Sergeant (E6) with 7 years of service, a spouse and two children. My enlistment date was January 2003 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated earnings from military and VA?

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Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E5 for 12 months in 2007:	\$2,171.40 x 12 =	\$26,056.80
• E6 for 12 months in 2008:	\$2,504.40 x 12 =	\$30,052.80
• E6 for 12 months in 2009:	\$2,709.30 x 12 =	\$32,511.60
	-----	\$88,621.20 / 36
=		

High 36 Average:

\$2,461.70

Return to E6 Example



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,461.70 \times .50 = \$1,230$

**Retired Pay Based on Disability Percentage =
\$1,230**

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $7 \times 0.025 = 0.175$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.175 \times \$2,461 = \430

Retired Pay Based on Years of Service = \$430

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,230 - \$430 = \$800

CRSC Offset = \$800

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$936 - \$800 = \$136

CRSC Entitlement = \$136

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 936
- Retired Pay: (\$1,230 - \$936) = \$ 294
- CRSC: \$ 136

Total Monthly Compensation:

\$1,366

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E6 Example](#)

Situation

I am a Sergeant (E6) with 7 years of service, a spouse and two children. My enlistment date was January 2003 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated earnings from military and VA?

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[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E5 at over 4 years in [2007](#): $\$2,171.40 \times 12 =$ $\$26,056.80$
 - E6 at over 4 years in [2008](#): $\$2,504.40 \times 12 =$ $\$30,052.80$
 - E6 at over 5 years in [2009](#): $\$2,709.30 \times 12 =$ $\$32,511.60$
- $\$88,621.20 / 36$
- =

High 36 Average: \$2,461.70

[Return to E6 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied the Disability %
 - » $\$2,461.70 \times .70 = \$1,723$

**Retired Pay Based on Disability Percentage =
\$1,723**

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $7 \times 0.025 = 0.175$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.175 \times \$2,461.70 = \430

Retired Pay Based on Years of Service = \$430

[Return to E6 Example](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,723 - \$430 = \$1,293

CRSC Offset = \$1,293

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement

$$\gg \$936 - \$1,292 = \$ 0$$

CRSC Entitlement = \$ 0

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

• VA Pay:		\$ 1,461
• Retired Pay: (\$1,723 - \$1,461)	=	\$ 262
• CRSC:		\$ 0

Total Monthly Compensation:

\$1,723

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[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E6 Example](#)

Situation

I am a Sergeant (E6), with 7 years of service, a spouse and two children. My enlistment date was May 2003 and my medical retirement date is May 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated combined earnings from military and VA?

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[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2006, 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the three highest paid years and divide the total by 36:

- E5 for 8 months in 2006 & 4 months in 2007 : $\$2,124.60 \times 8 = \$16,996.80$
 $\$2,171.40 \times 4 = \$8,685.60$
- E6 for 8 months in 2007 & 4 months in 2008 : $\$2,419.80 \times 8 = \$19,358.40$
 $\$2,504.40 \times 4 = \$10,017.60$
- E6 for 8 months in 2008 & 4 months in 2009 : $\$2,607.60 \times 8 = \$20,860.80$
 $\$2,709.30 \times 4 = \$10,837.20$

$\$86,756.40 / 36 =$

High 36 Average: **\$2,409.90**

[Return to E6 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E6 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,409.90 \times .75 = \$1,807$

Retired Pay Based on Disability Percentage = \$1,807

Return to E6 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $7 \times 0.025 = 0.175$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.175 \times \$2,409.90 = \421

Retired Pay Based on Years of Service = \$421

Return to E6 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,807 - \$421 = \$1,386

CRSC Offset = \$1,386

Return to E6 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement

$$\$1,904 - \$1,386 = \$ 518$$

***This exceeds Retired Pay based on YOS (\$421)

$$\text{CRSC Entitlement} = \$ 421$$

Return to E6 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

*Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,904
- Retired Pay: (\$1,807 - \$1,904) = \$ 0
- CRSC: \$ 421

Total Monthly Compensation:

\$2,325

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E6 Example](#)

E8

Click on a disability percentage

21 Years

50%

70%

90%

[Return to Examples](#)

This estimator is not intended for use to project personal disability income.

Situation

I am a Master Sergeant (E8) with 21 years of service, a spouse and two children. I enlisted in January 1988 and retired in January 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated earnings from military and VA? Will it be more beneficial for me to receive CRSC or CRDP?

[Go to CRSC Calculations](#)

[Return to E8 Example](#)

[Go to CRDP Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E8 at over 18 years in 2007: $\$4,051.80 \times 12 = \$48,621.60$
- E8 at over 18 years in 2008: $\$4,193.70 \times 12 = \$50,324.40$
- E8 at over 20 years in 2009: $\$4,474.80 \times 12 = \$53,697.60$

$\$152,643.60 / 36 =$

High 36 Average:

\$4,240.10

[Return to E8 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E8 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$4,240.10 \times .50 = \$2,120$

**Retired Pay Based on Disability Percentage =
\$2,120**

Return to E8 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $21 \times 0.025 = 0.525$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.525 \times \$4,240.10 = \$2,226$

Retired Pay Based on Years of Service = \$2,226

[Return to E8 Example](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service (YOS). If Retired Pay based on YOS is greater than Retired Pay based on Disability, there will be no offset. In this case, YOS is greater, so there is no CRSC Offset.

CRSC Offset = \$0

Return to E8 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$936 - \$0 = \$936

CRSC Entitlement = \$936

Return to E8 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay YOS - VA Pay

- VA Pay: \$ 936
- Retired Pay: (\$2,226 - \$936) = \$1,184
- CRSC: \$ 936

Total Monthly Compensation:

\$3,056

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[Return to E8 Example](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Go to CRDP
Example](#)

Step 1:Determining Retired Pay Due:

Take the higher of Retired Pay Based on Disability Percentage or Retired Pay Based on YOS, minus the Current Baseline Offset (CBO).

- The CBO is the lesser of Retired Pay received or VA Pay, in this case it will be VA Pay

➤ Retired Pay Based on YOS - CBO = Net Retired Pay

➤ \$2,226 - \$936 = \$1,290

Net Retired Pay = \$1,290

Return to E8 Example



Step 2:Determining the Remaining Offset:

Determine the difference between the CBO and CRDP Table Rate.

- The CRDP Table Rate is the same rate as your VA Disability Percentage. Each CRDP rate is matched with a specific award amount.
- At 50% the Table Rate Amount is \$100.

- CBO – CRDP Table Rate Amount

➤ $\$936 - \$100 = \$836$

Remaining Offset = \$836

Return to E8 Example



Step 3:Phase-in Amount:

Multiply the Remaining Offset by the Phase-in Percent

- The Phase-in Percent is a set percentage for the given year, but will continue to escalate every year until 2014. In 2009 the rate is 84.88%.

- Remaining offset x Phase-in %

$$\text{➤ } \$836 \times 0.9395 = \$785.42$$

Return to E8 Example



Step 4:CRDP Entitlement :

In order to calculate CRDP Entitlement add the CRDP Table Rate amount to the Phase-in Amount.

- CRDP Table Rate Amount + Phase-in Amount

$$\text{➤ } \$100 + \$785.42 = \$885.42$$

Total CRDP Entitlement: \$885.42

[Return to Examples](#)



Step 5: Maximum CRDP Award Amount:

The maximum CRDP Award is calculated by subtracting Net Retired Pay by Retired Pay Based on YOS. The CRDP received cannot exceed this amount.

- Retired Pay Based on YOS – Net Retired Pay

➤ $\$2,226 - \$1,290 = \$936$

Maximum CRDP Award: \$936

[Return to Examples](#)

[Go to Total Monthly Compensation](#)

Step 6: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations and VA pay

- VA Pay \$ 936.00
- Net Retired Pay \$ 1,290.00
- CRDP Entitlement \$ 885.42

Total Monthly Pay: \$3,111.42

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Compare to Total Monthly
Compensation with CRSC](#)

CRSC vs. CRDP

Once you have calculated Total Monthly Compensation for both methods, you can better determine which will be the best option for you. When making your decision, remember to factor in the tax implications mentioned in the [Disclaimers](#).

**Total Monthly
Compensation
with CRSC:**

\$3,056

**Total Monthly
Compensation
with CRDP:**

\$3,111.42

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E8 Example](#)

Situation

I am a Master Sergeant (E8) with 21 years of service, a spouse and two children. I enlisted in January 1988 and retired in January 2009. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated earnings from military and VA? Will it be more beneficial for me to receive CRSC or CRDP?

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[Go to CRSC Calculations](#)

[Go to CRDP Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E8 for 12 months in [2007](#): \$4,051.80 x 12 = \$48,621.60
- E8 for 12 months in [2008](#): \$4,193.70 x 12 = \$50,324.40
- E8 for 12 months in [2009](#): \$4,474.80 x 12 = \$53,697.60

\$152,643.60 / 36 =

High 36 Average:

\$4,240.10

[Return to E8 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E8 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$4,240.10 \times .70 = \$2,968$

**Retired Pay Based on Disability Percentage =
\$2,968**

Return to E8 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by a high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $21 \times 0.025 = 0.525$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.525 \times \$4,240.10 = \$2,226$

Retired Pay Based on Years of Service = \$2,226

Return to E8 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$2,968 - \$2,226 = \$742

CRSC Offset = \$742

Return to E8 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** – CRSC Offset = CRSC Entitlement

$$\gg \$936 - \$742 = \$194$$

CRSC Entitlement = \$194

Return to E8 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

*Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,461
- Retired Pay: (\$2,968 - \$1,461) = \$1,507
- CRSC: \$ 194

Total Monthly Compensation:

\$3,162

[Return to E8 Example](#)

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[Click Here to Enter
Personal Disability
Ratings!](#)

[Go to CRDP
Example](#)

Step 1:Determining Retired Pay Due:

Take the higher of Retired Pay Based on Disability Percentage or Retired Pay Based on YOS, minus the Current Baseline Offset (CBO).

- The CBO is the lesser of Retired Pay received or VA Pay, in this case it will be VA Pay

$$\begin{aligned} \text{➤ Retired Pay Based on Disability \% - CBO} &= \text{Net Retired Pay} \\ \text{➤ \$2,968 - \$1,461} &= \$1,507 \end{aligned}$$

Net Retired Pay = \$1,507

Return to E8 Example



Step 2:Determining the Remaining Offset:

Determine the difference between the CBO and CRDP Table Rate.

- The CRDP Table Rate is the same rate as your VA Disability Percentage. Each CRDP rate is matched with a specific award amount.
- At 70% the Table Rate Amount is \$250.
- CBO - CRDP Table Rate Amount

$$\triangleright \$1,461 - \$250 = \$1,211$$

Remaining Offset = \$1,211

Return to E8 Example



Step 3:Phase-in Amount:

Multiply the Remaining Offset by the Phase-in Percent

- The Phase-in Percent is a set percentage for the given year, but will continue to escalate every year until 2014. In 2009 the rate is 84.88%.

- Remaining offset x Phase-in %

$$\text{➤ } \$1,211 \times 0.9395 = \$1,137.73$$

Return to E8 Example



Step 4:CRDP Entitlement :

In order to calculate CRDP Entitlement add the CRDP Table Rate amount to the Phase-in Amount.

- CRDP Table Rate Amount + Phase-in Amount

$$\text{➤ } \$250 + \$1,137.73 = \$1,387.73$$

Total CRDP Entitlement: \$1,387.73

[Return to Examples](#)



Step 5: Maximum CRDP Award Amount:

The maximum CRDP Award is calculated by subtracting Net Retired Pay by Retired Pay Based on YOS. The CRDP received cannot exceed this amount.

- Retired Pay Based on YOS – Net Retired Pay
 - $\$2,226 - \$1,507 = \$719$

Maximum CRDP Award: \$719

*****The CRDP Entitlement is greater than this, so the retiree will only receive \$719**

[Return to Examples](#)

[Go to Total Monthly Compensation](#)

Step 6: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

• VA Pay	\$1,461
• Net Retired Pay	\$1,507
• Maximum CRDP	\$ 719

	\$3,687

Total Monthly Pay: \$3,687

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Compare to Total Monthly
Compensation with CRSC](#)

CRSC vs. CRDP

Once you have calculated Total Monthly Compensation for both methods, you can better determine which will be the best option for you. When making your decision, remember to factor in the tax implications mentioned in the [Disclaimers](#).

**Total Monthly
Compensation
with CRSC:**

\$3,162

**Total Monthly
Compensation
with CRDP:**

\$3,687

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E8 Example](#)

Situation

I am a Master Sergeant (E8) with 21 years of service, a spouse and two children. I enlisted in January 1988 and retired in January 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated earnings from military and VA? Will it be more beneficial for me to receive CRSC or CRDP?

[Return to E8 Example](#)

[Go to CRSC Calculations](#)

[Go to CRDP Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E8 for 12 months in [2007](#): $\$4,051.80 \times 12 = \$48,621.60$
- E8 for 12 months in [2008](#): $\$4,193.70 \times 12 = \$50,324.40$
- E8 for 12 months in [2009](#): $\$4,474.80 \times 12 = \$53,697.60$

$\$152,643.60 / 36 =$

High 36 Average:

\$4,240.10

[Return to E8 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to E8 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$4,240.10 \times .75 = \$3,180$

**Retired Pay Based on Disability Percentage =
\$3,180**

Return to E8 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $21 \times 0.025 = 0.525$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.525 \times \$4,240.10 = \$2,226$

Retired Pay Based on Years of Service = \$2,226

Return to E8 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$3,180 - \$2,226 = \$954

CRSC Offset = \$954

Return to E8 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$1,904 - \$ 954 = \$950

CRSC Entitlement = \$950

Return to E8 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,904
- Retired Pay: (\$3,180 - \$1,904) = \$1,276
- CRSC: \$ 950

Total Monthly Compensation:

\$4,130

[Return to E8 Example](#)

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Go to CRDP
Example](#)

Step 1:Determining Retired Pay Due:

Take the higher of Retired Pay Based on Disability Percentage or Retired Pay Based on YOS, minus the Current Baseline Offset (CBO).

- The CBO is the lesser of Retired Pay received or VA Pay, in this case it will be VA Pay

- Retired Pay Based on Disability % - CBO = Net Retired Pay
 - \$3,816 - \$1,904 = \$1,912

Net Retired Pay = \$1,912

Return to E8 Example



Step 2:Determining the Remaining Offset:

Determine the difference between the CBO and CRDP Table Rate.

- The CRDP Table Rate is the same rate as your VA Disability Percentage. Each CRDP rate is matched with a specific award amount.
- At 90% the Table Rate Amount is \$500.
- CBO – CRDP Table Rate Amount

$$\text{➤ } \$1,904 - \$500 = \$1,404$$

Remaining Offset = \$1,404

Return to E8 Example



Step 3:Phase-in Amount:

Multiply the Remaining Offset by the Phase-in Percent

- The Phase-in Percent is a set percentage for the given year, but will continue to escalate every year until 2014. In 2009 the rate is 84.88%.

- Remaining offset x Phase-in %

$$\text{➤ } \$1,404 \times 0.9395 = \$1,319.05$$

Return to E8 Example



Step 4:CRDP Entitlement :

In order to calculate CRDP Entitlement add the CRDP Table Rate amount to the Phase-in Amount.

- CRDP Table Rate Amount + Phase-in Amount

$$\text{➤ } \$500 + \$1,319.05 = \$1,819.05$$

Total CRDP Entitlement: \$1,819.05

Return to Examples



Step 5: Maximum CRDP Award Amount:

The maximum CRDP Award is calculated by subtracting Net Retired Pay by Retired Pay Based on YOS. The CRDP received cannot exceed this amount.

- Retired Pay Based on YOS – Net Retired Pay
 - $\$2,226 - \$1,912 = \$314$

Maximum CRDP Award: \$314

*****The CRDP Entitlement is greater than this, so the retiree will only receive \$314**

[Return to Examples](#)

[Go to Total Monthly Compensation](#)

Step 6: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

• VA Pay	\$1,904
• Net Retired Pay	\$1,912
• Maximum CRDP	\$ 314

	\$4,130

Total Monthly Pay: \$4,130

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Compare to Total Monthly
Compensation with CRSC](#)

Total Monthly Pay with CRSC vs. CRDP

Once you have calculated Total Monthly Compensation for both methods, you can better determine which will be the best option for you. When making your decision, remember to factor in the tax implications mentioned in the [Disclaimers](#).

**Total Monthly
Compensation
with CRSC:**

\$4,130

**Total Monthly
Compensation
with CRDP:**

\$4,130

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to E8 Example](#)

02

Under your years of service column,
click on a disability percentage

2 Years

50%

70%

90%

3 Years

50%

70%

90%

[Return to Examples](#)

This estimator is not
intended for use to project
personal disability income.

Situation

I am a First Lieutenant (O2), that enlisted in January 2007 and medically retired in March 2009, after 27 months of service, and I have no dependents. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated combined earnings from military and VA?

[Return to O2 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the three highest paid years and divide the total by 3:

- O2 for 12 months in 2007: $\$2,884.30 \times 12 = \$34,611.60$
- O2 for 12 months in 2008: $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 3 months in 2009: $\$3,058.80 \times 3 = \$9,176.40$

\$79,114.80 /

27 =

High 36 Average:

\$2,930.17

Return to O2 Example



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to O2 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,930.17 \times .50 = \$1,465$

Retired Pay Based on Disability Percentage = \$1,465

Return to O2 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $2.25 \times 0.025 = 0.05625$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.05625 \times \$2,930.17 = \164

Retired Pay Based on Years of Service = \$164

Return to O2 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,465 - \$164 = \$1,301

CRSC Offset = \$1,301

Return to O2 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,301 = \$0

CRSC Entitlement = \$0

Return to O2 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 770
- Retired Pay: (\$1,465- \$770) = \$ 695
- CRSC: \$ 0

Total Monthly Compensation:

\$1,465

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to O2 Example](#)

Situation

I am a First Lieutenant (O2), that enlisted in January 2007 and medically retired in March 2009 after 27 months of service, and I have no dependents. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated combined earnings from military and VA?

[Return to O2 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the three highest paid years and divide the total by 3:

- O2 for 12 months in [2007](#) : $\$2,884.30 \times 12 = \$34,611.60$
- O2 for 12 months in [2008](#) : $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 3 months in [2009](#) : $\$3,058.80 \times 3 = \$9,176.40$

$$\begin{array}{r} \text{-----} \\ \$79,114.80 / 27 = \end{array}$$

High 36 Average:

\$2,930.17

[Return to O2 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to O2 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,930.17 \times .70 = \$2,051$

Retired Pay Based on Disability Percentage = \$2,051

Return to O2 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $2.25 \times 0.025 = 0.05625$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.05625 \times \$2,930.17 = \164

Retired Pay Based on Years of Service = \$164

Return to O2 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$2,051 - \$164 = \$1,887

CRSC Offset = \$1,887

Return to O2 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,887 = \$0

CRSC Entitlement = \$0

Return to O2 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,228
- Retired Pay: (\$2,051 - \$1,228) = \$ 823
- CRSC: \$ 0

Total Monthly Compensation: **\$2,051**

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to O2 Example](#)

Situation

I am a First Lieutenant (O2), that enlisted in January 2007 and medically retired in March 2009 after 27 months of service, and I have no dependents. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated combined earnings from military and VA?

[Return to O2 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the three highest paid years and divide the total by 3:

- O2 for 12 months in [2007](#) : $\$2,943.90 \times 12 = \$34,611.60$
- O2 for 12 months in [2008](#) : $\$3,058.80 \times 12 = \$35,326.80$
- O2 for 3 months in [2009](#): $\$3,058.80 \times 3 = \$ 9,176.40$

$\$79,114.80 / 27 =$

High 36 Average: **\$2,930.17**

[Return to O2 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to O2 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,930.17 \times .75 = \$2,197$

Retired Pay Based on Disability Percentage = \$2,197

Return to O2 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $2.25 \times 0.025 = 0.05625$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.05625 \times \$2,930.17 = \164

Retired Pay Based on Years of Service = \$164

Return to O2 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$2,197 - \$164 = \$2,033

CRSC Offset = \$2,033

Return to O2 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$1,604 - \$2,033 = \$0

CRSC Entitlement = \$0

Return to O2 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,604
• Retired Pay: (\$2,197 - \$1,604) =	\$ 593
• CRSC:	\$ 0

Total Monthly Compensation:	\$2,197

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to O2 Example](#)

Situation

I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated combined earnings from military and VA?

[Return to O2 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in 2007 : $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in 2008 : $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in 2009: $\$3,483.90 \times 12 = \$41,806.80$

 $\$111,265.20 / 36 =$

High 36 Average:

\$3,090.70

[Return to O2 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to O2 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$3,090.70 \times .50 = \$1,545$

Retired Pay Based on Disability Percentage = \$1,545

Return to O2 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$3,090.70 = \231

Retired Pay Based on Years of Service = \$231

Return to O2 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
 » \$1,545 - \$ 231 = \$1,314

CRSC Offset = \$1,314

Return to O2 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,314 = \$0

CRSC Entitlement = \$0

Return to O2 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:		\$	770
• Retired Pay: (\$1,545 - \$770)	=	\$	775
• CRSC:		\$	0

Total Monthly Compensation: **\$1,545**

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to O2 Example](#)

Situation

I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone.

My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated combined earnings from military and VA?

[Return to O2 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in 2007 : $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in 2008 : $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in 2009: $\$3,483.90 \times 12 = \$41,806.80$

$$\begin{array}{r} \text{-----} \\ \$111,265.20 / 36 = \end{array}$$

High 36 Average:

\$3,090.70

[Return to O2 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to O2 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$3,090.70 \times .70 = \$2,163$

Retired Pay Based on Disability Percentage = \$2,163

Return to O2 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$3,090.70 = \231

Retired Pay Based on Years of Service = \$231

Return to O2 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$2,163 - \$ 231 = \$1,932

CRSC Offset = \$1,932

Return to O2 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,932 = \$0

CRSC Entitlement = \$0

Return to O2 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,228	
• Retired Pay: (\$2,163 - \$1,228) =		\$ 935
• CRSC:	\$ 0	

Total Monthly Compensation:		\$2,163

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to O2 Example](#)

Situation

I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated combined earnings from military and VA?

[Return to O2 Example](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in 2007 : $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in 2008 : $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in 2009: $\$3,483.90 \times 12 = \$41,806.80$

 $\$111,265.20 / 36 =$

High 36 Average:

\$3,090.70

[Return to O2 Example](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to O2 Example](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$3,090.70 \times .75 = \$2,318$

Retired Pay Based on Disability Percentage = \$2,318

Return to O2 Example



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$3,090.70 = \231

Retired Pay Based on Years of Service = \$231

Return to O2 Example



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$2,318 - \$ 231 = \$2,087

CRSC Offset = \$2,087

Return to O2 Example



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$1,604 - \$2,087 = \$0

CRSC Entitlement = \$0

Return to O2 Example

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,604	
• Retired Pay: (\$2,318 - \$1,604) =		\$ 714
• CRSC:	\$ 0	

Total Monthly Compensation:		\$2,318

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

[Return to O2 Example](#)

Situational Examples

Click on a Rank:

E4 - #1

E6 - #1

O2 - #1

E4 - #2

E6 - #2

O2 - #2

Note:

- For each of the above examples the veterans Military, VA, and CRSC disability ratings are different.

This estimator is not intended for use to project personal disability income.

[Return to Other Examples](#)

Situation

I am a Specialist (E4), with 3 years of service, and I have no dependents. I was enlisted from January 2007 to December 2009, when I was injured while deployed to a combat zone. My military disability rating is 50%, my CRSC disability rating is 30%, and my VA rating is 70%. What are my estimated combined earnings from military and VA?

[Return to Examples](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E2 for 12 months in 2007: $\$1,458.90 \times 12 = \$17,506.80$
- E3 for 12 months in 2008: $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in 2009: $\$1,920.90 \times 12 = \$23,050.80$

$$\begin{array}{r} \text{-----} \\ \$59,612.40 / 36 = \end{array}$$

High 36 Average: **\$1,655.90**

[Return to Examples](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,655.90 \times .50 = \827

**Retired Pay Based on Disability Percentage =
\$827**

[Return to Examples](#)



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$1,655.90 = \124

Retired Pay Based on Years of Service = \$124

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$827 - \$124 = \$703

CRSC Offset = \$703

[Return to Examples](#)



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$376 - \$703 = \$0

CRSC Entitlement = \$0

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,228
- Retired Pay: (\$827 - \$1,228) = \$ 0
- CRSC: \$ 0

Total Monthly Compensation: -----
\$1,228

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Situation

I am a Specialist (E4), with 3 years of service, and I have no dependents. I was enlisted from January 2007 to December 2009, when I was injured while deployed to a combat zone. My military disability rating is 50%, my CRSC disability rating is 70%, and my VA rating is 90%. What are my estimated combined earnings from military and VA?

[Return to Examples](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E2 for 12 months in 2007: $\$1,458.90 \times 12 = \$17,506.80$
- E3 for 12 months in 2008: $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in 2009: $\$1,920.90 \times 12 = \$23,050.80$

$$\begin{array}{r} \text{-----} \\ \$59,612.40 / 36 = \end{array}$$

High 36 Average: **\$1,655.90**

[Return to Examples](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$1,655.90 \times .50 = \827

**Retired Pay Based on Disability Percentage =
\$827**

[Return to Examples](#)



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$1,655.90 = \124

Retired Pay Based on Years of Service = \$124

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$827 - \$124 = \$703

CRSC Offset = \$703

[Return to Examples](#)



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
 - » \$1,228 - \$703 = \$525
 - ***This exceeds Retired Pay based on YOS (\$124)

CRSC Entitlement = \$124

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$1,604
- Retired Pay: (\$827 - \$1,604) = \$ 0
- CRSC: (can't exceed YOS) \$ 124

Total Monthly Compensation: -----
\$1,728

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Situation

I am a Sergeant (E6) with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 30%, my VA rating is 50%, and my CRSC rating is 10%. What are my estimated earnings from military and VA?

Note: If you are TDRL, your military disability rating will be 50%. We will show those calculations as well.

[Return to Examples](#)[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E5 for 12 months in 2007:	\$2,073.00 x 12 =	\$24,876.00
• E5 for 12 months in 2008:	\$2,247.30 x 12 =	\$26,967.60
• E6 for 12 months in 2009:	\$2,602.20 x 12 =	\$31,226.40
	-----	\$83,070 / 36 =

High 36 Average:

\$2,307.50

[Return to Examples](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,307.50 \times .30 = \692

**Retired Pay Based on Disability Percentage =
\$692**

If TDRL, Click here
for Calculations

Return to Examples



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.15 \times \$2,307.50 = \346

Retired Pay Based on Years of Service = \$346

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$692 - \$346 = \$346

CRSC Offset = \$346

[Return to Examples](#)



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$123 - \$346 = \$0

CRSC Entitlement = \$0

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 936
- Retired Pay: (\$692 - \$936) = \$ 0
- CRSC: \$ 0

Total Monthly Compensation:

\$ 936

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,307.50 \times .50 = \$1,153$

**Retired Pay Based on Disability Percentage =
\$1.153**

If not TDRL, Click
here for Calculations

Return to Examples



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.15 \times \$2,307.50 = \346

Retired Pay Based on Years of Service = \$346

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,153 - \$346 = \$807

CRSC Offset = \$807

Return to Examples



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$123 - \$807 = \$0

CRSC Entitlement = \$0

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability – VA Pay

- VA Pay: \$ 936
- Retired Pay: (\$1153 - \$936) = \$ 217
- CRSC: \$ 0

Total Monthly Compensation:

\$ 1,153

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Situation

I am a Sergeant (E6) with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 70%, my VA rating is 90%, and my CRSC rating is 40%. What are my estimated earnings from military and VA?

[Return to Examples](#)

[Go to Calculations](#)

Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

• E5 for 12 months in 2007:	\$2,073.00 x 12 =	\$24,876.00
• E5 for 12 months in 2008:	\$2,247.30 x 12 =	\$26,967.60
• E6 for 12 months in 2009:	\$2,602.20 x 12 =	\$31,226.40
	-----	\$83,070 / 36 =

High 36 Average:

\$2,307.50

[Return to Examples](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$2,307.50 \times .70 = \$1,615$

**Retired Pay Based on Disability Percentage =
\$1,615**

Return to Examples



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 » $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 » $0.15 \times \$2,307.50 = \346

Retired Pay Based on Years of Service = \$346

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability – Retired Pay YOS = CRSC Offset
» \$1,615 - \$346 = \$1,269

CRSC Offset = \$1,269

Return to Examples



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$674 - \$1,269 = \$0

CRSC Entitlement = \$0

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

- VA Pay: \$ 1,904
- Retired Pay: (\$1,615 - \$1,904) = \$ 0
- CRSC: \$ 0

Total Monthly Compensation: **\$1,904**

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Situation

I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 40%, my VA rating is 70%, and my CRSC rating is 60%. What are my estimated combined earnings from military and VA?

Note: If you are TDRL, your military disability rating will be 50%. We will show those calculations as well.

[Return to Examples](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in 2007 : $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in 2008 : $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in 2009: $\$3,483.90 \times 12 = \$41,806.80$

 $\$111,265.20 / 36 =$

High 36 Average:

\$3,090.70

[Return to Examples](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$3,090.70 \times .40 = \$1,236$

**Retired Pay Based on Disability Percentage =
\$1,236**

If TDRL, Click here
for Calculations

Return to Examples



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$3,090.70 = \231

Retired Pay Based on Years of Service = \$231

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,236 - \$ 231 = \$1,005

CRSC Offset = \$1,005

[Return to Examples](#)



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$974 - \$1,005 = \$0

CRSC Entitlement = \$0

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,228
• Retired Pay: (\$1,236 - \$1,228) =	\$ 8
• CRSC:	\$ 0

Total Monthly Compensation:	\$1,236

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$3,090.70 \times .50 = \$1,545$

**Retired Pay Based on Disability Percentage =
\$1,545**

If not TDRL, Click
here for Calculations

Return to Examples



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$3,090.70 = \231

Retired Pay Based on Years of Service = \$231

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$1,545 - \$ 231 = \$1,314

CRSC Offset = \$1,314

[Return to Examples](#)



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$974 - \$1,314 = \$0

CRSC Entitlement = \$0

Return to Examples

Go to Total Monthly Compensation

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,228	
• Retired Pay: (\$1,545 - \$1,228) =	\$	317
• CRSC:	\$	0

Total Monthly Compensation:		\$1,545

[Return to Examples](#)

[Click Here to Enter
Personal Disability
Ratings!](#)

Situation

I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 70%, my VA rating is 90%, and my CRSC rating is 50%. What are my estimated combined earnings from military and VA?

[Return to Examples](#)

[Go to Calculations](#)

Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in 2007 : $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in 2008 : $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in 2009: $\$3,483.90 \times 12 = \$41,806.80$

 $\$111,265.20 / 36 =$

High 36 Average:

\$3,090.70

[Return to Examples](#)



Step 2: Compute Retired Pay

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
 - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
 - » $\$3,090.70 \times .70 = \$2,163$

Retired Pay Based on Disability Percentage = \$2,163

[Return to Examples](#)



Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$
 - » $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$
 - » $0.075 \times \$3,090.70 = \231

Retired Pay Based on Years of Service = \$231

[Return to Examples](#)



Step 3: Compute CRSC Offset:

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset
» \$2,163 - \$ 231 = \$1,932

CRSC Offset = \$1,932

[Return to Examples](#)



Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- **CRSC Award** - CRSC Offset = CRSC Entitlement
» \$770 - \$1,236 = \$0

CRSC Entitlement = \$0

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[Go to Total Monthly Compensation](#)

Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + *Retired Pay + CRSC

* Retired Pay = Retired Pay Disability - VA Pay

• VA Pay:	\$1,604	
• Retired Pay: (\$2,163 - \$1,604) =		\$ 559
• CRSC:	\$ 0	

Total Monthly Compensation:		\$2,163

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[Click Here to Enter
Personal Disability
Ratings!](#)

CRDP Table Rates and Restoration Rates

Table Rates		Restoration Rates	
If rated unemployable	\$750.00	2008	69.76%
If rated at 100%	\$750.00	2009	84.88%
If rated at 90%	\$500.00	2010	93.95%
If rated at 80%	\$350.00	2011	98.18%
If rated at 70%	\$250.00	2012	99.64%
If rated at 60%	\$125.00	2013	99.96%
If rated at 50%	\$100.00	2014	100.00%

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Total Monthly Compensation Flowchart

